

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **Lakenya Jo Clements**Case No. **11-40157-DML-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER		
A - Real Property	Yes	1	\$152,300.00				
B - Personal Property	Yes	4	\$9,966.00				
C - Property Claimed as Exempt	Yes	1					
D - Creditors Holding Secured Claims	Yes	2				\$189,744.04	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3				\$4,250.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3				\$24,666.00	
G - Executory Contracts and Unexpired Leases	Yes	1					
H - Codebtors	Yes	1					
I - Current Income of Individual Debtor(s)	Yes	1					\$4,032.66
J - Current Expenditures of Individual Debtor(s)	Yes	1					\$3,628.54
TOTAL		18	\$162,266.00	\$218,660.04			

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **Lakenya Jo Clements**Case No. **11-40157-DML-13**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$1,250.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$1,250.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,032.66
Average Expenses (from Schedule J, Line 18)	\$3,628.54
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,837.98

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$17,700.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$4,250.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$24,666.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$42,366.00

In re **Lakenya Jo Clements**

Case No. **11-40157-DML-13**
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1605 Purpletop Dr Arlington, TX 76002	Homestead	C	\$152,300.00	\$185,662.77
Total:			\$152,300.00	

(Report also on Summary of Schedules)

In re **Lakenya Jo Clements**Case No. **11-40157-DML-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	C	\$200.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America (Checking & Savings)	C	\$6.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Direct Energy	C	\$300.00
4. Household goods and furnishings, including audio, video and computer equipment.		Furniture & Appliances	C	\$4,350.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	C	\$400.00
7. Furs and jewelry.		Wedding Ring	C	\$160.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera	C	\$150.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re **Lakenya Jo Clements**Case No. **11-40157-DML-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Lakenya Jo Clements**Case No. **11-40157-DML-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Lexus GS 300 (154,00 miles)	C	\$4,400.00
26. Boats, motors, and accessories.	X			

In re **Lakenya Jo Clements**Case No. **11-40157-DML-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="display: flex; justify-content: space-between; align-items: flex-end;"> <u>3</u> continuation sheets attached Total > </div> <div style="display: flex; justify-content: space-between; align-items: flex-end; margin-top: 5px;"> (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) \$9,966.00 </div>				

In re **Lakenya Jo Clements**Case No. **11-40157-DML-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1605 Purpletop Dr Arlington, TX 76002	11 U.S.C. § 522(d)(1)	\$0.00	\$152,300.00
Cash	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
Bank of America (Checking & Savings)	11 U.S.C. § 522(d)(5)	\$6.00	\$6.00
Direct Energy	11 U.S.C. § 522(d)(5)	\$300.00	\$300.00
Furniture & Appliances	11 U.S.C. § 522(d)(3)	\$4,350.00	\$4,350.00
Clothing	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
Wedding Ring	11 U.S.C. § 522(d)(4)	\$160.00	\$160.00
Camera	11 U.S.C. § 522(d)(5)	\$150.00	\$150.00
2002 Lexus GS 300 (154,00 miles)	11 U.S.C. § 522(d)(2)	\$0.00	\$4,400.00
		\$5,566.00	\$162,266.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxx7744 Arlington ISD c/o Perdue, Brandon, Fielder, et al P.O. Box 13430 Arlington, TX 76094-0430	-	DATE INCURRED: 2011 NATURE OF LIEN: Property Taxes COLLATERAL: Homestead REMARKS: VALUE: \$152,300.00				\$1,832.96	
ACCT #: xxxxxx4435 CitiMortgage, Inc. Attn: Customer Service Dept. P.O. Box 660065 Dallas, TX 75266-0065	-	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead REMARKS: VALUE: \$152,300.00				\$170,000.00	\$17,700.00
ACCT #: xxxxxx4435 CitiMortgage, Inc. Attn: Customer Service Dept. P.O. Box 660065 Dallas, TX 75266-0065	C	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead REMARKS: VALUE: \$11,500.00				\$11,500.00	
ACCT #: xxxx7744 City of Arlington, TX c/o Perdue, Brandon, Fielder, et al P.O. Box 13430 Arlington, TX 76094-0430	-	DATE INCURRED: 2011 NATURE OF LIEN: Property Taxes COLLATERAL: Homestead REMARKS: VALUE: \$152,300.00				\$789.52	
Subtotal (Total of this Page) >						\$184,122.48	\$17,700.00
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)		CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:	Collins Terrace HOA P.O. Box 191185 Dallas, TX 75219	-	DATE INCURRED: NATURE OF LIEN: Homeowners Association COLLATERAL: Homestead REMARKS:				\$662.77	
			VALUE: \$662.77					
ACCT #:	KarStore 708 E Division Arlington, TX 76011	-	DATE INCURRED: Sep 2008 NATURE OF LIEN: Purchase Money COLLATERAL: 2002 Lexus GS 300 (154,00 miles) REMARKS:				\$4,000.00	
			VALUE: \$4,400.00					
ACCT #: xxxx7744	Tarrant County Linebarger, Goggan, Blair, et al. 2323 Bryan St., Ste. 1600 Dallas, Texas 75201	-	DATE INCURRED: 2011 NATURE OF LIEN: Property Taxes COLLATERAL: Homestead REMARKS:				\$958.79	
			VALUE: \$152,300.00					
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this Page) > Total (Use only on last page) >			\$5,621.56 \$189,744.04	\$0.00 \$17,700.00

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Internal Revenue Service Special Procedures Division 1100 Commerce St, Room 9A20 Stop 5024 DAL Dallas, TX 75242	-	DATE INCURRED: CONSIDERATION: Taxes REMARKS:		\$1,250.00	\$1,250.00	\$0.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims				Subtotals (Totals of this page) >	\$1,250.00	\$1,250.00
Total >						
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						
Totals >						
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Law Office Of Richard D. Kinkade 2121 W. Airport Freeway Suite 400 Irving, TX 75062	-	DATE INCURRED: 01/03/2011 CONSIDERATION: Attorney Fees REMARKS:				\$3,000.00	\$3,000.00	\$0.00
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						\$3,000.00	\$3,000.00	\$0.00
Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						\$4,250.00		
Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$4,250.00	\$0.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: AFNI P.O. Box 3097 Bloomington, IL 61702	-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$70.00
ACCT #: Alice Whitten Standing Chapter 13 Trustee 6100 Western Place Dr., Ste. 1050 Fort Worth, TX 76107	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Asset Acceptance P.O. Box 1630 Warren, MI 48090	-	DATE INCURRED: CONSIDERATION: Collecting for - Southwestern Bell REMARKS:				\$106.00
ACCT #: xxxxxx4435 Barrett, Daffin, Frappier, et al 15000 Surveyor Blvd., Ste. 100 Addison, TX 75001	-	DATE INCURRED: CONSIDERATION: Attorney(s) for - Citimortgage, Inc. REMARKS:				Notice Only
ACCT #: Bay Area Credit Services 1901 W 10th St Antioch, CA 94509	-	DATE INCURRED: CONSIDERATION: Collecting for - American Medical Response REMARKS:				\$974.00
ACCT #: Capital One P.O. Box 30281 Salt Lake City, UT 84130	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,046.00
Subtotal >						\$2,196.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Children's Hospital P.O. Box 230609 Montgomery, AL 36123	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$241.00
ACCT #: Dallas Telco 5429 LBJ Freeway Ste 600 Dallas, TX 75240	-	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:				\$2,509.00
ACCT #: ER Solutions 10750 Hammely Blvd #200 Houston, TX 77043	-	DATE INCURRED: CONSIDERATION: Collecting for - TXU REMARKS:				\$260.00
ACCT #: xxx-xx-3468 Internal Revenue Service Centralized Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346	-	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$0.00
ACCT #: Pinnacle Credit 7900 Highway 7 #100 St Louis Park, MN 55426	-	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				Notice Only
ACCT #: Tim Truman Chapter 13 Trustee 6851 NE Loop 800, Ste. 300 N. Richland Hills, TX 76180-6608	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$3,010.00
<p style="text-align: right;">Total ></p> <p style="text-align: center;">(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p>						

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Trinity Park Surgery P.O. 1088 Arlington, TX 76004	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$636.00
ACCT #: Unifund 10625 Techwoods Cir Cincinnati, OH 45242	-	DATE INCURRED: CONSIDERATION: Collecting for - Bank of America REMARKS:				\$2,677.00
ACCT #: US Department of Education P.O. Box 7202 Utica, NY 13504	-	DATE INCURRED: CONSIDERATION: Student Loans REMARKS:				\$16,147.00
ACCT #: William T. Neary United States Trustee 1100 Commerce St., Room 976 Dallas, TX 75242	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$19,460.00
<div style="text-align: right;"> Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) </div>						\$24,666.00

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Clements, Jermaine 1605 Purpletop Dr. Arlington, TX 76002	
Clements, Jermaine 1605 Purpletop Dr. Arlington, TX 76002	CitiMortgage, Inc. Attn: Customer Service Dept. P.O. Box 660065 Dallas, TX 75266-0065

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	Dependents of Debtor and Spouse			
	Relationship(s): Spouse Daughter Daughter	Age(s): 38 14 6	Relationship(s):	Age(s):
Employment:	Debtor		Spouse	
Occupation	Clinical Staff Assistant		Fork Lift Operator	
Name of Employer	UT Southwestern		Spherion	
How Long Employed	1 year		2 weeks	
Address of Employer	5303 Harry Hines Blvd Dallas, TX		Cooper Street Arlington, TX	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,895.92	\$2,123.33
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$2,895.92	\$2,123.33
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$35.12	\$115.66
b. Social Security Tax	\$158.81	\$89.18
c. Medicare	\$37.14	\$30.81
d. Insurance	\$307.45	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$185.34	\$0.00
Mandatory		
g. Other (Specify)	\$27.08	\$0.00
Parking		
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$750.94	\$235.65
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,144.98	\$1,887.68
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,144.98	\$1,887.68
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$4,032.66	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,423.54
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$230.00 \$80.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$150.00 \$400.00 \$100.00 \$20.00 \$150.00 \$500.00 \$75.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$180.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Cell Phones 17.b. Other: Child Care	\$120.00 \$200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,628.54
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$4,032.66 \$3,628.54 \$404.12

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 1/10/2011

Signature /s/ Lakenya Jo Clements
Lakenya Jo Clements

Date _____

Signature _____

[If joint case, both spouses must sign.]